

old. I talked to his mom and learned his history. He left school to support his family, so he was on his way to sell some cigarettes near the street where a car bomb exploded. This little child got broken hands and broken legs.

"The doctor told me they might have to amputate one of his legs, and I can't imagine what it means for a 10-year-old boy to live with one limb. He didn't even get enough time to finish school or to play soccer or to do all the activities like little boys do.

"I think it's time to stop it and do something really positive for these innocent people. If we think about the new generation, starting with the boy I mentioned before, you can imagine a whole generation of disabled people. They have and been punished for doing nothing. They're innocent civilians who are just hoping to live like any other human being on earth."

Sheila Sebron is a disabled African American Air Force veteran. She wrote this. "PTSD is not to be taken lightly. It's a devastating illness that robs its victims of free will and imposes a slow death sentence that kills the human spirit.

"I get caught in these loops in my mind and get stuck thinking about part of a thought without being able to finish the thought. Thanks to finally getting the treatment I needed for my PTSD, I can now break the cycle of being trapped in my mind and can communicate verbally."

She also writes, "War harms everyone it touches: soldiers, civilians, refugees, family members and friends. No one escapes the trauma."

Personally, I was a medical doctor, a psychiatrist and a Navy veteran who treated combat soldiers returning from Vietnam. Sheila Sebron is right. No one escapes without trauma. But there is hope, and treatment is available for PTSD.

I've never met Sheila Sebron, but I'm very proud of her. She's a brave U.S. soldier who put her life on the line twice for her country, once in uniform, and now in print as she tries to tell others and save them by telling her story.

PTSD harmed many serving in Vietnam and in the First Gulf War. But as many as 50,000 soldiers serving in the Iraq war will come home with PTSD.

PTSD is a mental wound as real and as serious as a shrapnel wound from an IED. Soldiers need and deserve our help and support.

The book is called, *Voices in War-time*. I urge every American to pick up a copy and read it.

The SPEAKER pro tempore (Mr. ALTMIRE). Under a previous order of the House, the gentleman from Texas (Mr. POE) is recognized for 5 minutes.

(Mr. POE addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

HOMEOWNERS INSURANCE

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Florida (Mr. BILIRAKIS) is recognized for 5 minutes.

Mr. BILIRAKIS. Mr. Speaker, before I begin, I'd like to wish a happy birthday to my son, Michael, who was born on June 7, 1993. He's 14 years old today. What a wonderful boy he is. I'm so proud of him; great student, all around great person, great athlete as well. He takes after my father, Congressman Mike Bilirakis, who he was named after.

Mr. Speaker, it is with great frustration and disappointment that I rise today. It has been 3 years since the devastating 2004 hurricane season that ravaged my State, which forced homeowners insurance rates to skyrocket to unmanageable levels. And this body, unfortunately, has not acted.

Along with many of our gulf coast colleagues, I have pleaded with the Democrat leadership to act on legislation which might ease this financially crippling crisis. Of course, this body has not acted.

Countless of my constituents have implored me to help relieve this crisis so they do not have to leave the areas they love. They wish to raise their children and retire in the great State of Florida, but they fear that simply it will not happen because they can't afford it. We must act, Mr. Speaker.

The front page of today's Wall Street Journal forewarns of the impending economic emergency if we have another major hurricane here in the United States. The story correctly notes, and I quote, "If insurers of last resort face major storm losses, those costs could spread to a broad cross section of the public." This is just another warning given to this Congress that something must be done immediately. We must act.

Mr. Speaker, I will submit the entire article for the RECORD.

One of the areas most affected by this crisis is Pasco County in Florida, my district. Last month, the County Commissioners passed a resolution calling for Congress to take action.

Mr. Speaker, I would like to submit the entire resolution for the RECORD.

Mr. Speaker, the following are excerpts from the Pasco resolution, and I quote.

"Whereas, the National Association of Insurance Commissioners, the Southern Governors Association, the Florida Legislature, as well as other State legislatures across the country," this is not just a Florida problem, as you know, Mr. Speaker, they "passed resolutions recognizing the importance of developing additional insurance capacity to ensure the viability of coverage for catastrophic natural perils by endorsing the concept of a national disaster plan; and

"Whereas, Hurricanes Katrina, Rita and Wilma caused over \$200 billion in total economic losses, including insured and uninsured losses; and

"Whereas, the United States Federal Government has provided and will continue to provide billions of dollars and resources to help our Nation recover from catastrophes, and

"Whereas, multiple proposals have been introduced in the United States Congress over the past decade to address catastrophic risk insurance, including the creation of a national catastrophic reinsurance fund,

"Therefore, be it resolved by the Board of County Commissioners of Pasco County, Florida, it supports the adoption of legislation by the United States Congress to create a reasonably priced national reinsurance program that will help Americans find private insurance protection from natural catastrophes for their homes while reducing the demand on governmental resources," that's key, "to assist victims after an event occurs."

This is a bipartisan issue, Mr. Speaker. I know you agree.

Mr. Speaker, along with cosponsoring legislation to establish a national catastrophic fund, I introduced legislation to provide tax incentives for Americans to strengthen their property. Enactment of my bill, H.R. 913, will reduce homeowners insurance rates and could help save lives.

I implore this body to act on these and other insurance-related bills to help Americans who are in need. I pray that it doesn't take another Katrina-type catastrophic event before the body heeds my request. Let's go to work.

The material previously referred to by Mr. BILIRAKIS is as follows:

[From the Wall Street Journal, June 7, 2007]

AS INSURERS FLEE COAST, STATES FACE NEW THREAT

(By Liam Pleven)

As hurricane season gets under way, a dramatic shift in the way homeowners insure against disasters could pose a big financial risk in several coastal states.

Private insurers have been fleeing the shoreline, wary of costly storms and often fed up with government regulations that prevent them from pushing rates higher. In more than a dozen states—from Texas along the Gulf of Mexico and up the East Coast to Massachusetts—an odd breed of carriers known as "insurers of last resort" is filling the void.

These last-resort insurers, which cover people the private sector won't, issued more than two million policies to homeowners and businesses in hurricane-prone states last year, about twice as many as in 2001. Over that same five-year period, their total liability for potential claims has increased roughly threefold, topping \$650 billion. Meanwhile, a separate federal flood-insurance program has seen its liability jump by two-thirds since 2001 to just over \$1 trillion.

The sum effect: Much of the risk associated with hurricane coverage is shifting to the broader public and away from private companies and coastal homeowners.

It's unusual for several reasons. At a time when financial markets are becoming increasingly adept at spreading risk, states and the federal government are concentrating it on a massive scale. The shift contrasts starkly with the federal government's